

**MUA PERSONAL POLICY 2023 version 1.04**  
**THE EXCESSES AND THE SUMS INSURED**  
(Part of your policy schedule and / or quote)

**SECTION 1: BUILDINGS**

<b>Insured event</b>	<b>Excess</b>	<b>Maximum Sum insured</b>
Your cover	As stated in the schedule	As stated in your schedule
<b>AUTOMATIC EXTENSIONS OF COVER</b>		
Accidental Damage / Electronic, Electrical, or mechanical	Nil basic excess	R5 000
Alternative accommodation	Nil basic excess	25% of Sum insured
Fire Extinguishing Charges	Nil basic excess	25% of Sum Insured
Glass and sanitaryware	Nil basic excess	reasonable cost
Hiring of security guard / watchmen	Nil basic excess	R10 000
Metered water leakage	Nil basic excess	R5 000
Public supply	Nil basic excess	reasonable costs
Replacing locks and keys	Nil basic excess	R10 000
Removal of fallen trees	Nil basic excess	R5 000, one claim per annum
Tracing of leaks	Nil basic excess	R10 000
Wild baboons and wild monkeys	Nil basic excess	R10 000
<b>OPTIONAL EXTENSIONS OF COVER</b>		
Accidental Damage Top-up	Nil basic excess	R 10 000
	Nil basic excess	R 25 000
	Nil basic excess	R 50 000
	Nil basic excess	R100 000
Building Geyser Maintenance	Nil basic excess	reasonable costs
Changes to your buildings because of physical injury	Nil basic excess	R100 000
Subsidence, Landslip or Ground heave	compulsory excess 10% of claim, min R 10 000	Sum Insured

**Basic excess waiver**

- No basic excess when you are over 55 years of age and not gainfully employed

Voluntary and Compulsory excesses will apply to every claim

**Compulsory Excesses:**

- Loss / damage from theft / attempted theft, malicious damage or the escape or leaking of water when building is unoccupied R5 000 compulsory excess
- Loss or damage due to power surge in absence of a Class 2 SANS approved surge protection device fitted to the main electrical distribution board R 3 500 compulsory excess

**Section 2: CONTENTS**

<b>Insured event</b>	<b>Excess</b>	<b>Maximum Sum Insured</b>
Your cover	As stated in the schedule	As stated in your schedule
<b>AUTOMATIC EXTENSIONS OF COVER</b>		
Accidental Damage/ Electronic, Electrical, or mechanical	Nil basic excess	R5 000
Alternative accommodation	Nil basic excess	25% of Sum Insured
Business equipment	Nil basic excess	R50 000
Cover for contents not contained at Insured address stated in the schedule	R1 000 compulsory excess	10% of Sum Insured
Fatal injury & emergency care	Nil basic excess	Fatal injury R50 000; emergency expenses R5 000
Fire extinguishing charges	Nil basic excess	25% of Sum Insured
Foodstuffs	Nil basic excess	R5 000
Guest & domestic employees personal belongings	Nil basic excess	R10 000
Hole in one / Full House	Nil basic excess	Hole in one – R10 000 per annum/ Full house – R5 000 per annum
Hiring of security guards/watchmen	Nil basic excess	R10 000
Laundry	Nil basic excess	R5 000
Metered water leakage	Nil basic excess	R5 000
Money	Nil basic excess	R5 000
Outdoor and garden items	Nil basic excess	R10 000
Replacing locks & keys	Nil basic excess	R10 000
Restoring data on computers	Nil basic excess	R5 000
Restoring documents	Nil basic excess	R5 000
Swimming pool, boreholes, and other motors	Nil basic excess	R10 000, two claims per annum
Spoilage of food & drink	Nil basic excess	R5 000
Veterinary expenses	Nil basic excess	R10 000 per annum

**OPTIONAL EXTENSIONS OF COVER**

Accidental Damage Top-up	Nil basic excess	R 10 000
	Nil basic excess	R 25 000
	Nil basic excess	R 50 000
	Nil basic excess	R100 000
Body Corporate Geyser Maintenance	Nil basic excess	reasonable costs

**Basic excess waiver**

- No basic excess when you are over 55 years of age and not gainfully employed

Voluntary and Compulsory excesses will apply to every claim

**Compulsory excesses**

- Removal of Contents R2 500 compulsory excess
- Loss / damage from theft / attempted theft, malicious damage or the escape or leaking of water when building is unoccupied R5 000 compulsory excess
- Loss or damage due to power surge in absence of a Class 2 SANS approved surge protection device fitted to the main electrical distribution board R 3 500 compulsory excess

**Section 3: ALL RISKS**

Insured event	Excess	Maximum Sum insured per item
Your cover for Unspecified all risk items	R1 000 basic excess per event	25% of Sum Insured
Your cover for Specified all risk items (as stated in your schedule)	Nil basic excess	As stated in your schedule

**Basic excess waiver**

- No basic excess when you are over 55 years of age and not gainfully employed

**Compulsory Excesses**

- Items stolen from unoccupied vehicle and vehicle has no compartment R1 000 compulsory excess

**SECTION 4: PERSONAL LEGAL LIABILITY**

Insured Event	Excess	Limit of Indemnity
Personal Legal Liability	Nil basic excess	R10 000 000
<b>Automatic extensions</b>		
Tenants' liability	Nil basic excess	R10 000 000
Wrongful arrest	Nil basic excess	R10 000 000
Liability to domestic employees	Nil basic excess	R10 000 000
Security companies / Garden Services	Nil basic excess	R3 000 000
Business premises liability	Nil basic excess	R3 000 000
Trustees and Members Liability	Nil basic excess	R3 000 000

**Section 5: MOTOR**

Insured event	Excess	Maximum Sum insured
Your cover	As stated in the schedule	As stated in your schedule
<b>AUTOMATIC EXTENSION OF COVER</b>		
Authorising emergency repairs	Nil basic excess	R5 000
Changes to your vehicle because of physical injury	Nil basic excess	R50 000
Child seat	Nil basic excess	R 2 500
Delivery after repairs	Nil basic excess	Reasonable costs
Difference in excess for a hired vehicle	Nil basic excess	R5 000
Fire extinguishing charges	Nil basic excess	Reasonable costs
Four x Four		
• Emergency repairs	Nil basic excess	R7 500
• Winching equipment	Nil basic excess	R5 000
Head, Tail, or spotlight damage	Basic excess of 15% of claim, minimum R 150	R10 000
Imported parts	Nil basic excess	R10 000
Locks and keys	Nil basic excess	R10 000
Emergency Care Benefit	Nil basic excess	R5 000
Radios, various players, and specified accessories	Basic excess of 25% of claim, minimum R250	2.5% of vehicle value, maximum R10 000
Repatriation costs	Nil basic excess	R15 000
Replacing your vehicle	Nil basic excess	Up to your Sum Insured
Reward for information	Nil basic excess	R10 000
Tow-in costs and vehicle protection	Nil basic excess	R2 000
Tracking device	Nil basic excess	R2 000
Vehicle transfer cover	Nil basic excess	R300 000

Window glass  
Wreckage removal costs

Basic excess of 15% of claim, minimum R150  
Nil basic excess

Up to your Sum Insured  
Reasonable costs

#### OPTIONAL EXTENSIONS OF COVER

Car Hire  
Cover for Credit Shortfall  
Comprehensive motor Extension

Nil basic excess  
Nil basic excess  
Nil basic excess

As stated in your schedule  
30% of Sum Insured, Limited to R500 000  
Up to your Sum Insured

#### Basic excess waivers

- No basic excess when you or named driver are over 55 years of age, licensed over 5 years and are not gainfully employed

Voluntary and Compulsory excesses will apply to every claim

#### Compulsory excesses

Where the insured vehicle is damaged whilst being driven by or is in the charge of, for the purpose of being driven, by a person licenced less than 2 years or younger than 25 years of age, other than the main driver, or when with a member of the motor trade and being overhauled, serviced, or repaired or waiting for collection from a recognised motor dealer.

R 3 500 compulsory excess

#### Section 6: MOTORCYCLES

##### Insured event

Your cover

##### Excess

As stated in your schedule

##### Maximum Sum insured

As stated in your schedule

#### AUTOMATIC EXTENSIONS OF COVER

Authorising emergency repairs  
Delivery after repairs  
Imported parts  
Locks and keys  
Emergency Care Benefit  
Radios, various players, and specified accessories  
Repatriation costs  
Replacing your vehicle  
Reward for information  
Tow-in costs and vehicle protection  
Tracking device  
Wreckage removal

Nil basic excess  
Nil basic excess  
Nil basic excess  
Nil basic excess  
Nil basic excess  
Basic excess of 5% of claim, minimum R 250  
Nil basic excess  
Nil basic excess  
Nil basic excess  
Nil basic excess  
Nil basic excess  
Nil basic excess  
Nil basic excess

R3 500  
reasonable cost  
R5 000  
R5 000  
R5 000  
R10 000  
R15 000  
Up to your Sum Insured  
R10 000  
R2 000  
R2 000  
Reasonable costs

#### OPTIONAL EXTENSIONS OF COVER

Cover for Credit Shortfall

Nil basic excess

30% of Sum insured, limited to R500 000

#### Basic excess waivers

- No basic excess when you or named driver are over 55 years of age, licensed over 5 years and are not gainfully employed

Voluntary and Compulsory excesses will apply to every claim

#### SECTION 7: CARAVANS AND TRAILERS

##### Insured event

Your cover

##### Excess

##### Maximum Sum insured

As stated in your schedule

#### AUTOMATIC EXTENSIONS OF COVER

Authorising emergency repairs  
Delivery after repairs  
Locks and keys  
Repatriation costs  
Reward for Information  
Tow-in costs and vehicle protection  
Wreckage removal costs

Nil basic excess  
Nil basic excess  
Nil basic excess  
Nil basic excess  
Nil basic excess  
Nil basic excess  
Nil basic excess

R3 500  
Reasonable costs  
R5 000  
R15 000  
R10 000  
R2 000  
reasonable costs

#### OPTIONAL EXTENSIONS OF COVER

Cover for Credit Shortfall

Nil basic excess

30% of Sum Insured, limited to R 100 000

#### Basic excess waivers

- No basic excess when you or named driver are over 55 years of age, licensed over 5 years and are not gainfully employed

Voluntary and Compulsory excesses will apply to every claim

**SECTION 8: LEGAL LIABILITY TO THIRD PARTIES****Insured Event**

Legal Liability to Third Parties

Watercraft legal liability

**Excess**

Nil basic excess

Nil basic excess

**Limit of Indemnity**

R10 000 000

R5 000 000

**SECTION 9: WATERCRAFT****Insured event**

Your cover

**Excess****Maximum Sum insured**

As stated in your schedule

**Automatic extensions**

Authorising emergency repairs

Fire extinguishing charges

Imported parts

Locks and keys

Repatriation costs

Tow-in costs

Nil basic excess

Nil basic excess

Nil basic excess

Basic excess of 15% of claim, minimum R 150

Nil basic excess

Nil basic excess

R5 000

Reasonable costs

R5 000

up to 25 % of Sum Insured

R20 000

Reasonable costs

**Basic excess waivers**

- No basic excess when you, your spouse or life partner or any named pilot is piloting or in charge of the watercraft and are over 55 years of age, licensed over 5 years and are not gainfully employed

Voluntary and Compulsory excesses will apply to every claim

**SECTION 10: CYBER INSURANCE****CYBER LIABILITY**

Cyber-attack

Cyber Legal Assist (24-hour legal assist line)

Cyber Legal Assist (Legal mediation)

Cyber Legal Assist (Legal litigation)

**CYBER THEFT****CYBER BULLYING**

Cyber Legal Assist (24-hour legal assist line)

Legal Mediation

Nil basic excess

Nil basic excess

Nil basic excess

Nil basic excess

Nil basic excess

Nil basic excess

Nil basic excess

R120 000

Unlimited

Unlimited

R55 000

R25 000

Unlimited

Unlimited

**SECTION 11: PERSONAL ACCIDENT****Your Cover****Main Member Cover Plans available****Excess****Maximum Sum Insured****Option 1**

- Death
- Disability
- Hospitalisation (per day)

Nil basic excess

Nil basic excess

Nil basic excess

R 250 000

R 250 000

R 500 (per day)

**Option 2**

- Death
- Disability
- Hospitalisation (per day)

Nil basic excess

Nil basic excess

Nil basic excess

R 500 000

R 500 000

R 1 000 (per day)

**Option 3**

- Death
- Disability
- Hospitalisation (per day)

Nil basic excess

Nil basic excess

Nil basic excess

R 1 000 000

R 1 000 000

R 1 250 (per day)

**Children's benefit (death / disability / hospitalisation)**

- children unborn up to the age of 6 years old
- children 6 up to the age of 14 years old
- children between 14 and 21, and up to 25 if they are registered full-time students

Nil basic excess

Nil basic excess

Nil basic excess

R10 000

R30 000

25% of the main member's Sum Insured

**OPTIONAL EXTENSIONS****Cohabiting Partner or Spouse****Option 1**

- Death
- Disability
- Hospitalisation (per day)

Nil basic excess

Nil basic excess

Nil basic excess

R 250 000

R 250 000

R 500 (per day)

**Option 2**

- Death
- Disability
- Hospitalisation (per day)

Nil basic excess

Nil basic excess

Nil basic excess

R 500 000

R 500 000

R 1 000 (per day)

**Option 3**

• Death	Nil basic excess	R 1 000 000
• Disability	Nil basic excess	R 1 000 000
• Hospitalisation (per day)	Nil basic excess	R 1 250 (per day)

#### **Domestic employee's Benefit**

##### **Option 1**

• Death	Nil basic excess	R 50 000
• Disability	Nil basic excess	R 50 000
• Hospitalisation (per day)	Nil basic excess	R 250 (per day)

#### **SECTION 12: IDENTITY THEFT**

<b>Insured Event</b>	<b>Excess</b>	<b>Limit of Indemnity</b>
• Legal expenses	Nil basic excess	R50 000
• Lost income	Nil basic excess	R5 000
• Obligation to pay	Nil basic excess	R5 000
• Miscellaneous expenses	Nil basic excess	R5 000

*"For policy valuation purposes all amounts stated in the policy including sums insured, limits of cover, excesses, and deductibles, are expressed inclusive of VAT. For clarity it is noted that in cases where an excess is expressly recovered by an insurer from an insured the excess amount in terms of the policy so recovered does not constitute a consideration as defined in the VAT Act and as such has no VAT consequence."*

#### **NOTE:**

- **Any voluntary excesses will be noted on the policy schedule and not on this page.**
- **Compulsory excesses may apply to your policy and will be noted on the policy schedule, if applicable.**